

Firm	Legal & Compliance (Year(s))	Inherent Risk	Board & Sr Management Oversight	Policies, Procedures & Limits	Risk Monitoring & MIS	Internal Controls	RATING		Impact	Management CAMELS/C	CRA	Consumer	Comments
							Overall ERM	# Controls					
[REDACTED]	2011												
	2010												
	2011	High	2	2	2	2	2	2	3	3	2	2	
	2010	High	2	2	2	2	2	2	3	2	2	1	
	2011	High	3	3	3	3	3	3	2*	2	2	3	
	2010	Considerable	3	3	3	3	3	3	2	N/A	N/A	3	
	2011	High	3	3	3	3	3	3	3	3	3	3	
	2010	High	2	2	2	2	2	2	3	3	3	3	
	2011	High	3	3	3	3	3	3	3	3	3	3	
	2010	High	3	3	3	3	3	3	3	3	3	3	
Goldman Sachs	2011	Considerable	3	3	3	3	3	3	2	2	TBD	2	
	2010	Considerable	3	2	3	3	3	3	2	2	TBD	3	
	2011	High	3	3	3	3	3	3	TBD	TBD	TBD	3	
	2010	High	3	3	3	3	3	3	TBD	TBD	TBD	3	
	2011	High	2	2	2	2	2	2	2	2	TBD	TBD	
	2010	High	2	2	2	2	2	2	2	2	TBD	TBD	
	2011												
	2010												
	2011	High	3	3	3	4	3	3	N/A*	TBD	TBD	2	* Corporate Functions to assess
	2010	High	3	3	3	4	3	3	3	TBD	N/A	N/A	
[REDACTED]	2011	High	3	2	3	3	3	3	TBD	TBD	*TBD	*TBD	* Lead OCC
	2010	High	3	2	3	3	3	3	2	2	*TBD	*2	* Lead OCC

1= Strong  
2= Satisfactory  
3= Fair  
4= Marginal  
5= Unsatisfactory  
N/A= Not Applicable

Inherent  
High  
Considerable  
Moderate  
Low